

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA

IN RE: JACK WILLIAM MCCULLOUGH
1250 CLEVELAND AVE #E220
SAN DIEGO CA 92103-3375

CASE NO.
04-00072
JUDGE: PETER W. BOWIE

CATHERINE ELIZABETH CRONKHITE
3935 GASKILL PEAK RD
ALPINE CA 91901

FINAL REPORT AND ACCOUNT

SS#1 -XXX-XX-8678
SS#2 -XXX-XX-8207

This Case was
commenced on Jan 06, 2004

The Plan was
confirmed on Feb 12, 2004

The Case was
concluded on Dec 15, 2005

THE SUBJECT CASE HAS BEEN COMPLETED

Your trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt and of all disbursements.

RECEIPTS: Amounts paid to the Trustee by or for the Debtor for the benefit of creditors:
\$107,423.00

DISBURSEMENTS TO CREDITORS CREDITOR'S NAME	CLASS	AMOUNT ALLOWED	AMOUNT PRINCIPAL	PAID INTEREST	BALANCE DUE
AK USA FEDERAL CREDIT UNION	UNSECURED	385.31	385.31	22.04	.00
BOB BAKER CHEVROLET	NOT FILED	.00	.00	.00	.00
CHASE MANHATTAN AUTO FIN CORP 1996 CHEV	SECURED	1,690.71	1,690.71	66.42	.00
COUNTY TAX COLLECTOR ^ CLM WITHDRAWN/ORC	ARREARS, R.E.	.00	.00	.00	.00
CSAC STUDENT LOAN	NOT FILED	.00	.00	.00	.00
ECMC STUDENT LOAN	NOT FILED	.00	.00	.00	.00
ECMC 05-04 SUB CSAC	SPECIAL UNSECUR	19,308.15	19,308.15	1,977.95	.00
HFC	UNSECURED	5,589.27	5,589.27	314.80	.00
MERRICK BANK	UNSECURED	427.91	427.91	24.41	.00
NAVY FEDERAL CREDIT UNION	UNSECURED	367.69	367.69	19.46	.00
NEBRASKA STUDENT LOAN PROGRAM 10-04 SUB NELNET	SPECIAL UNSECUR	11,787.20	11,787.20	1,207.47	.00
NEBRASKA STUDENT LOAN PROGRAM 10-04 SUB NELNET	SPECIAL UNSECUR	5,665.72	5,665.72	585.84	.00

CASE NO. 04-00072

JACK WILLIAM MCCULLOUGH and CATHERINE ELIZABETH CRONKHITE

DISBURSEMENTS TO CREDITORS CREDITOR'S NAME	CLASS	AMOUNT ALLOWED	AMOUNT PRINCIPAL	PAID INTEREST	BALANCE DUE
NEBRASKA STUDENT LOAN PROGRAM 10-04 SUB NELNET	SPECIAL UNSECUR	5,801.58	5,801.58	599.95	.00
PAYMENT CENTER US DEPT OF ED	SPECIAL UNSECUR	6,624.44	6,624.44	678.60	.00
PREMIER AUTO FINANCE 1998 CHEV TRACKER	NOT FILED	.00	.00	.00	.00
PREMIER AUTO FINANCE	UNSECURED	3,143.42	3,143.42	163.94	.00
SATURN OF KEARNEY MESA LATE/1999 SATURN	SECURED	5,575.00	5,575.00	186.38	.00
SATURN OF KEARNEY MESA Split Claim	UNSECURED	3,430.40	3,430.40	179.17	.00
SHERMAN ACQUISITION LP 05-04 SUB CITIBANK	UNSECURED	2,975.44	2,975.44	167.59	.00
SHERMAN ACQUISITION LP 05-04 SUB CITIBANK	UNSECURED	2,029.65	2,029.65	114.30	.00
SHERMAN ACQUISITION LP 05-04 SUB CITIBANK	UNSECURED	2,577.15	2,577.15	145.17	.00
TGSLC STUDENT LOAN	NOT FILED	.00	.00	.00	.00
U S DEPT OF EDUCATION STUDENT LOAN	NOT FILED	.00	.00	.00	.00
USA FEDERAL CREDIT UNION	UNSECURED	1,588.59	1,588.59	90.36	.00
WASHINGTON MUTUAL BANK, FA ^ PAID IN FULL/ORC	ARREARS, R.E.	1,402.16	1,402.16	297.00	.00
WASHINGTON MUTUAL BANK, FA ^	NOT FILED	.00	.00	.00	.00
eCAST SETTLEMENT CORP 06-05 SUB GE CAPITAL	UNSECURED	2,481.76	2,481.76	123.95	.00
eCAST SETTLEMENT CORP CHASE MANHATTAN BANK	UNSECURED	2,412.08	2,412.08	125.80	.00
eCAST SETTLEMENT CORP PROVIDIAN NB	UNSECURED	815.28	815.28	42.55	.00
eCAST SETTLEMENT CORP MBNA	UNSECURED	570.16	570.16	30.19	.00
JACK WILLI MCCULLOUGH	REFUND	2,915.88	2,915.88		

SUMMARY OF CLAIMS ALLOWED AND PAID

	SECURED	PRIORITY	GENERAL	LATE	SPECIAL	TOTAL	TOTAL PAID PRINCIPAL AND INT.
AMT ALL	8,667.87	.00	77,981.20		2,915.88	89,564.95	
PRIN PD	8,667.87	.00	77,981.20		2,915.88	89,564.95	
INT PD	549.80	.00	6,613.54			7,163.34	96,728.29

OTHER DISBURSEMENTS UNDER ORDER OF THE COURT:

DEBTOR'S ATTORNEY	FEE ALLOWED	FEE PAID
JOHN C COLWELL #118532 #000444	2,800.00	2,800.00

CASE NO. 04-00072

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COURT COSTS AND OTHER EXPENSES OF ADMINISTRATION:

FILING FEE	ADDITIONAL CHARGES	TRUSTEE	OTHER	
DEPOSIT	NOTICE FEES	EXP. & COMPENSATION FUND	COST	
.00	.00	3,947.36 / 3,947.35	0.00	7,894.71

REMAINING FUNDS IN CASE:

.00

WHEREFORE, your Petitioner prays that a Final Decree be entered discharging your Petitioner as Trustee and releasing your Petitioner and the Trustee's surety from any and all liability on account of the within proceedings and closing the estate, and for such other and further relief as is just.

DATED: February 21, 2006

/S/ DAVID L. SKELTON

BAE SYSTEMS

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0974-3
Case: 04-00072

User: jli
Form ID: pdf902

Page 1 of 2
Total Served: 48

Date Rcvd: Feb 21, 2006

The following entities were served by first class mail on Feb 23, 2006.

db +Jack William McCullough, 1250 Cleveland Ave unit 6220, San Diego, CA 92103-7300
aty +John C. Colwell, Law Offices of John C. Colwell, A P.L.C., 411 Broadway, Suite 203,
San Diego, CA 92101-5116
aty +Michael Weintraub, 525 "B" Street, Suite 1430, San Diego, CA 92101-4432
tr +David L. Skelton, 525 B St., Suite 1430, San Diego, CA 92101-4432
jtdb +Catherine Elizabeth Cronkwhite, 3935 Gaskill Peak Rd., Alpine, CA 91901-4408
8415848 ASAP/Union Bank & Trust, C/O Nelnet, 3015 S. Parker Rd., #400, Aurora, CO 80014-2904
8585924 ASAP/Union Trust and Bank, c/o Nelnet, 3015 S. Parker Rd Ste 400, Aurora CO 80014-2904
8386557 Alaska USA FCU, PO Box 196613, Anchorage, AK 99519-6613
8386558 +Bob Baker Chevrolet, 900 Arnele Ave., El Cajon, CA 92020-3097
8386560 Bose Corp., Mail Stop #404, The Mountain, Framingham, MA 01701
8422375 California Student Aid Commission, PO Box 419041, Rancho Cordova, CA 95741-9041
8386562 +Chase Manhattan Automotive Finance Corporation, 900 Stewart Ave., Garden City, NY 11530-4891
8386563 +Chase Manhattan Bank, 3700 Weisman Blvd., San Antonio, TX 78251-4322
8389630 +Citibank, PO Box 3671, Urbandale, IA 50323-0671
8494462 +Citibank, 7930 NW 110th St, Kansas City MO 64153-1270
8386565 +ECMC, PO Box 75848, St. Paul, MN 55175-0848
8495561 +ECMC, 7325 Beaufont Springs, Ste 200, Richmond VA 23225-5563
8585927 Educational Credit Management Corp, Lockbox 8682, PO BOX 75848, St Paul MN 55175-0848
8386566 GE Capital Consumer Card Company, PO Box 9001557, Louisville, KY 40290-1557
8737937 +GE Money Bank, 5300 Kings Island Dr, Mason OH 45040-2353
8386567 Ginny's, c/o NCO Financial Sys., P.O. Box ??? Dept. 99, Philadelphia, PA 19101
8386568 Home Depot, P.O. Box 9100, Des Moines, IA 50368-9100
8386569 +Household Finance Corporation, 1301 E. Tower Rd., Schaumburg, IL 60173-4374
8386570 +MBNA America Bank, 655 Papermill Rd., Newark, DE 19711-7500
8453502 MBNA America Bank, N.A., by eCAST Settlement Corporation as its a, P.O. Box 35480,
Newark, NJ 07193-5480
8410122 +Merrick Bank, c/o Weinstein, Treiger & Riley, P.S., 2101 4th Ave., Suite 900,
Seattle, WA 98121-2339
8386571 Merrick Bank, P.O. Box 5721, Hicksville, NY 11802-5721
8585925 +NSLP, PO BOX 82507, Lincoln NE 68501-2507
8386573 Nelnet, 3015 S. Parker Rd., #400, Aurora, CO 80014-2904
8386574 +Premier Auto Finance, C/O SST, PO Box 3999, St. Joseph, MO 64503-0999
8386575 Providian Visa, P.O. Box 660022, Dallas, TX 75266-0022
8386576 +Risk Mgmt. Alternatives, 802 E. Martintown Rd. #201, No. Augusta, SC 29841-5352
8386577 +Sallie Mae Servicing LP, 220 Laskey Ave., Wilkes-Barre, PA 18706-1430
8386578 +San Diego County Treasurer-Tax Collector, 1600 Pacific Highway, #162, San Diego, CA 92101-2477
8386579 +Saturn of El Cajon, 541 No. Johnson, El Cajon, CA 92020-3117
8592171 Saturn of Kearny Mesa, attn--Karen Dalton, 4525 Convoy St, San Diego CA 92111-2307
8386580 Sears, 86 Annex, Atlanta, GA 30386-0001
8494461 Sherman Acquisition LP, c/o Resurgent Capital Svcs, PO BOX 10587, Greenville SC 29603-0587
8386583 Swiss Colony, 1112 7th Ave., Monroe, WI 53566-1364
8386584 TGSLLC, P.O. Box 201725, Austin, TX 78720-1725
8386585 +U.S. Department Of Education, PO Box 530260, Atlanta, GA 30353-0260
8386587 +USA Federal Credit Union, 9999 Willow Creek Rd., San Diego, CA 92131-1117
8386589 Washington Mutual Bank, 9601 McAllister Freeway, #110, San Antonio, TX 78216-4681
8386588 +Washington Mutual Bank, C/O Alvarado, Shapiro & Wilson, LLP, 2677 N. Main St., #550,
Santa Ana, CA 92705-6696
8468293 eCAST Settlement Corporation, assignee of, Providian National Bank, P.O. Box 35480,
Newark, NJ 07193-5480
8737938 eCast Settlement Corp., PO Box 35480, Newark, NJ 07193-5480
8449667 eCast Settlement Corporation, PO Box 35480, Newark, NJ 07193-5480

The following entities were served by electronic transmission on Feb 22, 2006 and receipt of the transmission was confirmed on:

8386572 E-mail: ext_ebn_inbox@navyfederal.org Feb 22 2006 03:46:24 Navy Federal Credit Union,
P.O. Box 3500, Merrifield, VA 22119-3500

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8386559* +Bob Baker Chevrolet, 900 Arnele Ave., El Cajon, CA 92020-3097
8386561* Bose Corp., Mail Stop #404, The Mountain, Framingham, MA 01701
8386581* Sears, 86 Annex, Atlanta, GA 30386-0001
8386582* Sears, 86 Annex, Atlanta, GA 30386-0001

TOTALS: 0, * 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0974-3
Case: 04-00072

User: jli
Form ID: pdf902

Page 2 of 2
Total Served: 48

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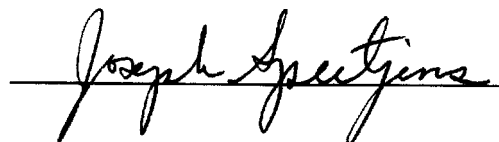
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2006

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.